

Certificate of Notice Page 1 of 3
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:

RICK J RAUCH
TINA M RAUCH
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Repondents.

Case No.:15-70022 JAD

Chapter 13

Document No.:54

FILED
6/18/20 3:37 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT

AND NOW, this 18th day of June, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Rick J Rauch
 Tina M Rauch
 Debtors

Case No. 15-70022-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Jun 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2020.

db/jdb
 cr +Rick J Rauch, Tina M Rauch, 629 Elm Avenue, Clearfield, PA 16830-2139
 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
 13979905 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
 13985551 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13979907 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14033799 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
 NEW YORK, NY 10087-9262
 14025420 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602
 13979910 +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
 14643723 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13983726 E-mail/Text: mrdiscen@discover.com Jun 19 2020 04:00:53 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13979908 +E-mail/Text: mrdiscen@discover.com Jun 19 2020 04:00:53 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 13979909 +E-mail/Text: bankruptcynotice@fcbanking.com Jun 19 2020 04:00:55 First Commonwealth Ban,
 601 Philadelphia St, Indiana, PA 15701-3952
 13983685 +E-mail/Text: kpenn@lenderlaw.com Jun 19 2020 04:02:44 First Commonwealth Bank,
 c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1000
 13979906 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 19 2020 04:06:05 Chase Card,
 Po Box 15298, Wilmington, DE 19850
 14050011 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 19 2020 04:05:35
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13979911 +E-mail/PDF: gecsed@recoverycorp.com Jun 19 2020 04:05:57 Synch/Lowes, Po Box 965005,
 Orlando, FL 32896-5005

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PennyMac Loan Services, LLC
 cr Pennymac Loan Servicing, LLC
 cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2020 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	PennyMac Loan Services, LLC	bkgroup@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor	Pennymac Loan Servicing, LLC	pawb@fedphe.com
Kenneth P. Seitz	on behalf of Debtor	Rick J Rauch	thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor	Tina M Rauch	thedebterasers@aol.com

District/off: 0315-7

User: dkam
Form ID: pdf900

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Mario J. Hanyon on behalf of Creditor Pennymac Loan Servicing, LLC pawb@fedphe.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Thomas Song on behalf of Creditor Pennymac Loan Servicing, LLC pawb@fedphe.com
TOTAL: 9